

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Richard S. Hoffman, Jr., Esquire (#RH-9353)  
HOFFMAN DiMUZIO  
A Partnership of Professional Corporations  
412 Swedesboro Road  
Mullica Hill, New Jersey 08062  
(856) 694-3939  
Attorneys for Debtor(s)

Case No.: 18-28721  
Chapter: 13  
Adv. No.: \_\_\_\_\_  
Hearing Date: 11/17/2021@ 9:00  
Judge: JNP

In Re:

BRETT A. ROVANI

**CERTIFICATION OF SERVICE**

1. I, Linda Jo McEvoy :

represent \_\_\_\_\_ in this matter.

am the secretary/paralegal for Richard S. Hoffman, Jr., who represents  
the Debtor(s) in this matter.

am the \_\_\_\_\_ in this case and am representing myself.

2. On October 13, 2021, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below.

Notice of Chapter 13 Plan Transmittal forwarding Modified Chapter 13 Plan dated October 12, 2021 and reflecting Confirmation Hearing date of November 17, 2021 at 9:00 a.m.

3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Date: October 13, 2021

/s/ Linda Jo McEvoy  
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Isabel Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38, Suite 580 Cherry Hill, NJ 08002	Chapter 13 Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other NEF (As authorized by the Court or by rule. Cite the rule if applicable.)
Office of the United States Trustee 2100 One Newark Center Suite 2000 1085 Raymond Blvd. Newark, NJ 07102	U.S. Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other NEF (As authorized by the Court or by rule. Cite the rule if applicable.)
U.S. Bank Trust National Association, as Trustee of Dwelling Series IV Trust c/o Rushmore Loan Mgt. Services Attn: President/CEO PO Box 52708 Irvine, CA 92619-2708	Secured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input checked="" type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Jonathan C. Schwalb, Esquire Friedman Vartolo, LLP 1325 Franklin Avenue, Suite 160 Garden City, NY 11530	Attorney for Secured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input checked="" type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

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Richard S. Hoffman, Jr., Esq. (#RH-9353)  
HOFFMAN DiMUZIO  
A Partnership of Professional Corporations  
412 Swedesboro Road  
Mullica Hill, New Jersey 08062  
(856) 803-5800  
Attorneys for Debtor(s)

In Re:

BRETT A. ROVANI

Case No.: 18-28721

Hearing Date: 11/17/21 @ 9:00

Judge: JNP

**NOTICE OF CHAPTER 13 PLAN TRANSMITTAL**

The enclosed  plan,  modified plan is proposed by the debtor and was filed on  
October 12, 2021. It has been served on you because the plan contains motions  
that may adversely affect your interest.

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. This plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**Real Property:**

The debtor(s) has valued real property located at 149 Windsor Way, Mt. Royal, New Jersey 08061 [address] at \$ 337,181.00. The debtor(s) believes the first lien on the property to be in the approximate amount of \$ 444,877.00

[insert other liens as appropriate]. As such, the debtor(s) believes there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.

The debtor's valuation of the property is based on: (a) comparative market analysis; (b) broker price opinion; (c) appraisal; or (d) other: \_\_\_\_\_, a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the plan.

**Personal Property:**

The debtor(s) has valued personal property described as: \_\_\_\_\_ at \$\_\_\_\_\_.

The debtor(s) believes the lien on the property to be in the approximate amount of \$\_\_\_\_\_ [insert other liens as appropriate]. As such, the debtor(s) believes there is inadequate equity available to satisfy your lien and seeks through the plan to reduce, modify or eliminate your lien.

The debtor's valuation of the property is based on: (a) broker price opinion; (b) appraisal; or (c) other: \_\_\_\_\_, a copy of which is attached. All forms of relief sought by motion appear in Part 7 of the plan.

The Confirmation Hearing is scheduled for November 17, 2021 at 9:00 a.m.. Objections to any relief sought in the plan, including relief sought by motion, must be filed with the Clerk of the Bankruptcy Court no later than 7 days prior to the confirmation hearing.

YOU SHOULD CONSULT WITH AN ATTORNEY PROMPTLY, SINCE ENTRY OF AN ORDER OF CONFIRMATION WILL BIND YOU TO ALL OF THE TERMS OF THE CONFIRMED PLAN.